

# EXHIBIT 15

1  
2 UNITED STATES DISTRICT COURT  
3 FOR THE DISTRICT OF MASSACHUSETTS

4 -----x  
5 JOSEPH MANTHA on behalf of  
6 themselves and others similarly  
7 situated,

8 Plaintiff,

9 v. Case no. 1:19-cv-12235  
10 QUOTEWIZARD.COM, LLC,  
11 Defendant.

12 -----x

13 2:21 p.m.

14 July 28, 2020

15 VIDEOTAPED VIRTUAL DEPOSITION of LEAD  
16 INTELLIGENCE INC., by and through GEORGE RIOS, a  
17 non-Party in the above entitled matter, pursuant  
18 to Subpoena, before Stephen J. Moore, a Registered  
19 Professional Reporter, Certified Realtime Reporter  
20 and Notary Public of the State of New York.  
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22  
23  
24  
25

<p style="text-align: right;">Page 2</p> <p>1 GEORGE RIOS</p> <p>2 A P P E A R A N C E S</p> <p>3 BRODERICK LAW PC</p> <p>4 Attorneys for Plaintiffs</p> <p>5 208 Ridge Street</p> <p>6 Winchester, MA 01890</p> <p>7 BY: EDWARD A. BRODERICK, ESQ.</p> <p>8 NELSON MULLINS RILEY &amp; SCARBOROUGH</p> <p>9 Attorneys for Defendant</p> <p>10 One Post Office Square</p> <p>11 Boston, MA 02109</p> <p>12 BY: KEVIN POLANSKY, ESQ.</p> <p>13 KLEIN MOYNIHAN TURCO LLP</p> <p>14 Attorneys for RevPoint Media, LLC.</p> <p>15 450 Seventh Avenue</p> <p>16 New York, NY 10123</p> <p>17</p> <p>18 BY: EVAN KING, ESQ.</p> <p>19 MARION &amp; ALLEN</p> <p>20 Attorneys for Plural Marketing</p> <p>21 Solutions, Inc. and the Witness</p> <p>22 488 Madison Avenue</p> <p>23 New York, New York 10022</p> <p>24</p> <p>25 BY: ROGER MARION, ESQ.</p>	<p style="text-align: right;">Page 4</p> <p>1 GEORGE RIOS</p> <p>2 am the videographer for Veritext New</p> <p>3 England. Our court reporter is Stephen</p> <p>4 Moore, also with Veritext New York.</p> <p>5 Please note I am not authorized to</p> <p>6 administer an oath I am not related to any</p> <p>7 party in this action, nor am I financially</p> <p>8 interested in the outcome.</p> <p>9 Counsel, please identify yourself</p> <p>10 and state your appearance for the record,</p> <p>11 beginning with the noticing attorney.</p> <p>12 MR. BRODERICK: Edward Broderick</p> <p>13 for the Plaintiff, Joseph Mantha.</p> <p>14 MR. POLANSKY: Good afternoon,</p> <p>15 Kevin Polansky for the Defendant,</p> <p>16 Quotewizard.</p> <p>17 MR. MARION: Roger Marion.</p> <p>18 And one correction, it's the</p> <p>19 deposition of George Rios on behalf of</p> <p>20 Plural Marketing Solutions, Inc., not just</p> <p>21 as an individual, and that is my client.</p> <p>22 MR. KING: And Evan King,</p> <p>23 representing RevPoint Media, LLC.</p> <p>24 THE VIDEOGRAPHER: Please swear</p> <p>25 in our witness.</p>
<p style="text-align: right;">Page 3</p> <p>1 GEORGE RIOS</p> <p>2 THE VIDEOGRAPHER: We are on the</p> <p>3 record. The time is approximately 2:21</p> <p>4 p.m., on Tuesday, July 28th, 2020.</p> <p>5 Please note microphones are</p> <p>6 sensitive and will pick up whispering and</p> <p>7 private conversations and cellular</p> <p>8 interference.</p> <p>9 Please turn off all cell phones and</p> <p>10 place them away from your microphones as</p> <p>11 they will interfere with deposition audio.</p> <p>12 Audio and video recording will</p> <p>13 continue to take place unless all parties</p> <p>14 agree to go off the record.</p> <p>15 This is media unit 1 of the video</p> <p>16 recorded deposition of George Rios, taken</p> <p>17 for counsel for the Plaintiff in the</p> <p>18 matter of Joseph Mantha on behalf of</p> <p>19 themselves and others similarly situated</p> <p>20 versus Quotewizard.com, LLC.</p> <p>21 The case is filed in the United</p> <p>22 States District Court for the District of</p> <p>23 Massachusetts, case number 1:19-CV-12235.</p> <p>24 The deposition is being held via</p> <p>25 teleconference. I am Ken Williamson. I</p>	<p style="text-align: right;">Page 5</p> <p>1 GEORGE RIOS</p> <p>2</p> <p>3 G E O R G E R I O S, called as a witness,</p> <p>4 having been first duly sworn by the Notary</p> <p>5 Public, was examined and testified as</p> <p>6 follows:</p> <p>7</p> <p>8 EXAMINATION BY</p> <p>9 MR. BRODERICK:</p> <p>10</p> <p>11 Q Good afternoon, Mr. Rios. Just</p> <p>12 a couple of quick ground rules.</p> <p>13 I am going to ask you a series</p> <p>14 of questions, obviously, but I would just ask</p> <p>15 you to let me finish my question before you</p> <p>16 start your answer so that we have a clean</p> <p>17 record and it's easier to take down.</p> <p>18 A Understood.</p> <p>19 Q The other thing is all your</p> <p>20 answers will have to be verbal, meaning you</p> <p>21 can't nod or say um-hum. We will just need a</p> <p>22 full answer so that it's clear.</p> <p>23 Can you tell me, state your full</p> <p>24 name for the record?</p> <p>25 A George Rios.</p>

<p style="text-align: right;">Page 6</p> <p>1 GEORGE RIOS</p> <p>2 Q Where are you employed?</p> <p>3 A Plural Marketing Solutions.</p> <p>4 Q What's your job title there?</p> <p>5 A I am the owner.</p> <p>6 Q Are you the CEO as well?</p> <p>7 A Yes.</p> <p>8 Q How many employees do you have,</p> <p>9 if any?</p> <p>10 A None.</p> <p>11 Q How long have you owned Plural</p> <p>12 Marketing Solutions?</p> <p>13 A I founded the company around</p> <p>14 March of 2017.</p> <p>15 Q And what relationship, if any,</p> <p>16 is there between Plural Marketing Solutions and</p> <p>17 RevPoint Media, LLC?</p> <p>18 A Now, none.</p> <p>19 Q Formerly what relationship did</p> <p>20 you have?</p> <p>21 A As of what date?</p> <p>22 Q Well, when did your relationship</p> <p>23 stop?</p> <p>24 A It stopped -- I mean, I would</p> <p>25 have to go back and look at my records, I'm not</p>	<p style="text-align: right;">Page 8</p> <p>1 GEORGE RIOS</p> <p>2 Q Where did you work before</p> <p>3 Plural?</p> <p>4 A I held different positions</p> <p>5 working with the computer science field at</p> <p>6 different companies over the last 15 or 20</p> <p>7 years.</p> <p>8 Q Is Plural the first time you</p> <p>9 were self-employed?</p> <p>10 A Yes.</p> <p>11 Q Does Plural Marketing Solutions</p> <p>12 have any direct relationship with</p> <p>13 Quotewizard.com?</p> <p>14 A No.</p> <p>15 Q Do you know who Adam Brown is?</p> <p>16 A Not directly, no.</p> <p>17 Q How about indirectly?</p> <p>18 A His name became known to me</p> <p>19 during this case.</p> <p>20 Q Do you understand that at least</p> <p>21 for purposes of this deposition, we are here to</p> <p>22 determine the validity of the claim that my</p> <p>23 client, Joseph Mantha, opted in to receive</p> <p>24 calls or texts from Quotewizard.</p> <p>25 Do you understand?</p>
<p style="text-align: right;">Page 7</p> <p>1 GEORGE RIOS</p> <p>2 100 percent sure, but it stopped probably</p> <p>3 around a year ago.</p> <p>4 Q What did you do when you were</p> <p>5 working with RevPoint, what did Plural</p> <p>6 Marketing Solutions do with them?</p> <p>7 A We are affiliate partners.</p> <p>8 Q What is an affiliate partner?</p> <p>9 A We basically broker consumer</p> <p>10 information through our systems and pass those</p> <p>11 records along so that they can ultimately be</p> <p>12 sold into a larger marketplace so that the</p> <p>13 requesting consumer can receive a quote on a</p> <p>14 variety of services or products.</p> <p>15 Q Do you have a background in</p> <p>16 computer science?</p> <p>17 A I do.</p> <p>18 Q What's your education?</p> <p>19 A College dropout.</p> <p>20 Q And what did you study in</p> <p>21 college when you were there?</p> <p>22 A Computer science; yes.</p> <p>23 Q Is Plural Marketing Solutions</p> <p>24 your first job post-college?</p> <p>25 A No.</p>	<p style="text-align: right;">Page 9</p> <p>1 GEORGE RIOS</p> <p>2 A That's my understanding.</p> <p>3 MR. MARION: Objection to form,</p> <p>4 but obviously it's been answered.</p> <p>5 Q Do you have any knowledge as to</p> <p>6 whether Mr. Mantha consented to receive text</p> <p>7 solicitations from Quotewizard?</p> <p>8 A My understanding is that he did.</p> <p>9 Q And what do you base that on?</p> <p>10 A I don't send any text messages</p> <p>11 or anything, but the record that we received</p> <p>12 did indicate that there was an opt-in consent.</p> <p>13 Q And from whom did you receive</p> <p>14 that record?</p> <p>15 A From one of my partners.</p> <p>16 Q Which partner did you receive it</p> <p>17 from?</p> <p>18 A From a firm called Phoenix Media</p> <p>19 Solutions.</p> <p>20 Q Is there anything more to the</p> <p>21 name, is it an LLC or an Inc.?</p> <p>22 A I'm afraid I don't know.</p> <p>23 Q Do you know where they are</p> <p>24 located?</p> <p>25 A Bosnia.</p>

<p style="text-align: right;">Page 10</p> <p>1           GEORGE RIOS</p> <p>2       Q   How did Phoenix Media Solutions</p> <p>3 provide -- what was the record that you</p> <p>4 referenced?</p> <p>5       A   The recording that was provided</p> <p>6 to me by Phoenix was Mr. Mantha's contact</p> <p>7 information along with some auto insurance</p> <p>8 information indicating that he was interested</p> <p>9 in an auto insurance quote at that time.</p> <p>10      Q   Did the record that you received</p> <p>11 from Phoenix Media Solutions indicate that he</p> <p>12 had opted in to receive this information on a</p> <p>13 website?</p> <p>14      A   It did.</p> <p>15      Q   What website?</p> <p>16      A   SnappyAutoInsurance.</p> <p>17      Q   Did you produce that record in</p> <p>18 response to a subpoena issued to Plural in this</p> <p>19 case?</p> <p>20      A   I did.</p> <p>21      Q   Let's look at Exhibit 22.</p> <p>22           I will ask you to scroll down</p> <p>23 after Exhibit C.</p> <p>24      A   Yes, I see it.</p> <p>25      Q   You see it? And it says at the</p>	<p style="text-align: right;">Page 12</p> <p>1           GEORGE RIOS</p> <p>2       A   I'm sorry, I didn't catch that.</p> <p>3       Q   You say the full record that you</p> <p>4 received was sent.</p> <p>5       A   And I was just asking to whom</p> <p>6 was that sent?</p> <p>7       A   It was provided to RevPoint.</p> <p>8       Q   Did you send that to RevPoint</p> <p>9 via an e-mail?</p> <p>10      A   No, it was sent as part of the</p> <p>11 original request.</p> <p>12           And then it was sent -- sorry,</p> <p>13 it was sent as part of the original request</p> <p>14 when the transaction happened, and then it was</p> <p>15 sent again I believe through my attorney to</p> <p>16 either Mr. King or perhaps Mr. Polansky, I'm</p> <p>17 not sure who, but the full record was sent.</p> <p>18           What you are looking at here is</p> <p>19 the TCPA audit that indicates when the person</p> <p>20 actually filled out the form and on what site.</p> <p>21      Q   And the TCPA audit, where did</p> <p>22 that -- that we are looking at here in Exhibit</p> <p>23 22, that came to you from Phoenix Media</p> <p>24 Solutions in Bosnia?</p> <p>25      A   Correct; yeah. I requested this</p>
<p style="text-align: right;">Page 11</p> <p>1           GEORGE RIOS</p> <p>2 top "Original source lead generator"?</p> <p>3       A   Right.</p> <p>4       Q   Just so we are looking at the</p> <p>5 same page.</p> <p>6       A   Yes.</p> <p>7       Q   Is this the record that you</p> <p>8 received from Phoenix Media Solutions?</p> <p>9       A   That's correct.</p> <p>10      Q   Was it in exactly -- sorry?</p> <p>11      A   That's, just a point of</p> <p>12 clarification, this is the TCPA audits, which</p> <p>13 is sent upon request in the event that there is</p> <p>14 a discrepancy about whether or not the consumer</p> <p>15 had consented.</p> <p>16           And that's what this is.</p> <p>17           The full record has also been</p> <p>18 sent as part of the initial process when I was</p> <p>19 first contacted.</p> <p>20           That does contain some auto</p> <p>21 insurance information as well as some</p> <p>22 additional details that were provided on the</p> <p>23 form.</p> <p>24      Q   You say it has been sent. To</p> <p>25 whom has it been sent?</p>	<p style="text-align: right;">Page 13</p> <p>1           GEORGE RIOS</p> <p>2 when I was initially contacted by RevPoint that</p> <p>3 there was an issue, and as part of our normal</p> <p>4 process, I requested this information, and I</p> <p>5 forwarded it to RevPoint so they would have it</p> <p>6 for their records.</p> <p>7       Q   And was this provided to you via</p> <p>8 e-mail from Phoenix Media Solutions?</p> <p>9       A   Correct.</p> <p>10      Q   Do you still have that e-mail?</p> <p>11      A   I forwarded it already to my</p> <p>12 attorney, who I believe forwarded it off to</p> <p>13 RevPoint for their records.</p> <p>14           MR. BRODERICK: Okay, I will just</p> <p>15 for the record say I don't believe we</p> <p>16 have seen that e-mail, and we think it's</p> <p>17 both responsive to the subpoena request</p> <p>18 and the document request to Quotewizard</p> <p>19 in the case, but I understand</p> <p>20 Mr. Polansky has an objection.</p> <p>21           MR. POLANSKY: What?</p> <p>22           I have never seen that</p> <p>23 documentation.</p> <p>24           MR. BRODERICK: You haven't,</p> <p>25 okay.</p>

<p style="text-align: right;">Page 14</p> <p>1 GEORGE RIOS</p> <p>2 MR. POLANSKY: I didn't lodge an</p> <p>3 objection, unless -- I can't object to</p> <p>4 something I haven't seen before.</p> <p>5 MR. BRODERICK: Okay.</p> <p>6 Well, that will be -- we will take</p> <p>7 that up with Roger, but I think that was</p> <p>8 responsive to our original subpoena.</p> <p>9 MR. MARION: I don't see a more</p> <p>10 responsive request in my e-mail, which I</p> <p>11 am looking in right now and searching</p> <p>12 for the word Phoenix, but I will do a</p> <p>13 search with my client, and if we come up</p> <p>14 with a more expanded search, of course</p> <p>15 we will provide it.</p> <p>16 MR. BRODERICK: Okay.</p> <p>17 Q So you got an e-mail from</p> <p>18 Phoenix Media Solutions. Was this page in the</p> <p>19 form of a separate document attached to the</p> <p>20 e-mail?</p> <p>21 A I don't recall, it was probably</p> <p>22 in the body of the e-mail, but I can't say for</p> <p>23 sure.</p> <p>24 Q Do you think that you then cut</p> <p>25 and pasted that information into this document?</p>	<p style="text-align: right;">Page 16</p> <p>1 GEORGE RIOS</p> <p>2 there are pages that follow that in the</p> <p>3 same document.</p> <p>4 If he scrolls down, I am asking if</p> <p>5 those are the pages he's talking about as</p> <p>6 the expanded record.</p> <p>7 MR. BRODERICK: Could you turn</p> <p>8 your mic up a little bit, Roger? You</p> <p>9 are a little faint.</p> <p>10 MR. MARION: I will try and</p> <p>11 figure out how to do that.</p> <p>12 MR. BRODERICK: Or get closer to</p> <p>13 the mic.</p> <p>14 MR. MARION: Okay. Is that</p> <p>15 better?</p> <p>16 MR. BRODERICK: That's better.</p> <p>17 MR. MARION: I was saying in the</p> <p>18 same exhibit, as you scroll down, there</p> <p>19 is other insurance related pages, and I</p> <p>20 am wondering if that's what my client is</p> <p>21 talking about as the expanded</p> <p>22 information.</p> <p>23 Q Okay, you see what follows page</p> <p>24 14 of 20, it looks like, I'm not sure if it's a</p> <p>25 screen shot or how that was created, but it</p>
<p style="text-align: right;">Page 15</p> <p>1 GEORGE RIOS</p> <p>2 A The document that we are looking</p> <p>3 at, yes.</p> <p>4 MR. MARION: You can answer if</p> <p>5 you understand the question.</p> <p>6 A Are you asking me if I took the</p> <p>7 body of wherever I got this and paced it into a</p> <p>8 PDF?</p> <p>9 I believe I did do that, yes, so</p> <p>10 that it would be in a clean format for e-mail.</p> <p>11 Q Okay, and do you still have that</p> <p>12 PDF?</p> <p>13 A I am sure it's in my e-mail,</p> <p>14 yeah.</p> <p>15 MR. MARION: May I interject?</p> <p>16 MR. BRODERICK: Please.</p> <p>17 MR. MARION: Please take a look</p> <p>18 at the following pages. When you say</p> <p>19 expanded information, are you talking</p> <p>20 about the pages that follow the one you</p> <p>21 are looking at in the same exhibit?</p> <p>22 THE WITNESS: Well, I am looking</p> <p>23 at page 14 of 20 of Exhibit 22, original</p> <p>24 source lead generator.</p> <p>25 MR. MARION: Right. I am saying</p>	<p style="text-align: right;">Page 17</p> <p>1 GEORGE RIOS</p> <p>2 looks like the web page</p> <p>3 SnappyAutoInsurance.com.</p> <p>4 A Correct, yeah, that just looks</p> <p>5 like it's a screen shot.</p> <p>6 What I was referring to</p> <p>7 specifically is what you asked me to look at in</p> <p>8 terms of the TCPA audit on that one page, which</p> <p>9 looks like it's 14 of 20. That's what I was</p> <p>10 referring to.</p> <p>11 Q Who is your contact at Phoenix</p> <p>12 Media Solutions?</p> <p>13 A Dario Osmancevic.</p> <p>14 Q Do you know how to spell</p> <p>15 Osmancevic?</p> <p>16 A Give me a second.</p> <p>17 So Dario, so the last name is</p> <p>18 O-s-m-a-n-c-e-v-i-c.</p> <p>19 MR. POLANSKY: O-s-m-a-n-c-e-v-i-</p> <p>20 c, yes, O-s-m-a-n-c-e-v-i-c.</p> <p>21 Q Do you have his e-mail address?</p> <p>22 A I can provide that, yes.</p> <p>23 Q Do you see on page 14 of 20 on</p> <p>24 Exhibit 22, Adam Brown? Sorry if I just asked</p> <p>25 you this, but do you know who Adam Brown is?</p>

<p style="text-align: right;">Page 18</p> <p>1           GEORGE RIOS</p> <p>2       A    I do not.</p> <p>3       Q    So the only reason that appears</p> <p>4 on this document is it was provided by Phoenix</p> <p>5 Media Solutions to you?</p> <p>6       A    Correct; correct.</p> <p>7       Q    Have you ever exchanged any</p> <p>8 e-mails with Adam Brown at that e-mail address?</p> <p>9       A    I have not.</p> <p>10      Q    What else if anything did</p> <p>11 Phoenix Media Solutions tell you about this</p> <p>12 lead?</p> <p>13      A    Just what you see here is what</p> <p>14 they have provided to me.</p> <p>15      Q    And what was your e-mail, what</p> <p>16 did your e-mail say to Phoenix Media Solutions</p> <p>17 when you were trying to find out the source of</p> <p>18 the consent?</p> <p>19      A    I gave him the contact</p> <p>20 information of the person that had reached out</p> <p>21 to I guess file the requests, and she looked it</p> <p>22 up and sent me what you see here.</p> <p>23      Q    When you sold this lead</p> <p>24 regarding Mr. Mantha to RevPoint, did you know</p> <p>25 Mr. Mantha's name at that point?</p>	<p style="text-align: right;">Page 20</p> <p>1           GEORGE RIOS</p> <p>2       A    I'm not able to do that, no.</p> <p>3       Q    And you said the e-mail address</p> <p>4 was validated. What did you mean by that?</p> <p>5       A    Meaning that it was a properly</p> <p>6 formed valid e-mail syntactically, there were</p> <p>7 no spaces in the domain, there was no</p> <p>8 semicolons or anything that would make it an</p> <p>9 invalid e-mail.</p> <p>10      Q    But you didn't send a test</p> <p>11 e-mail to that e-mail to see if it worked?</p> <p>12      A    No.</p> <p>13      Q    Did you do anything to check</p> <p>14 what the TCPA disclosure language, if any, was</p> <p>15 on the SnappyAutoInsurance website?</p> <p>16      A    No.</p> <p>17      Q    Are you familiar with a website</p> <p>18 called Autoinsurquotes.com?</p> <p>19      A    I saw it on the documentation in</p> <p>20 this case, but prior to that, no.</p> <p>21      Q    How about -- what's the other</p> <p>22 one, maybe -- how about Quotewizard?</p> <p>23           MR. BRODERICK: No, no, excuse</p> <p>24 me. Kevin, help me out.</p> <p>25           MR. POLANSKY: Unitedquotes.com.</p>
<p style="text-align: right;">Page 19</p> <p>1           GEORGE RIOS</p> <p>2       A    No.</p> <p>3       Q    And did you have it in your</p> <p>4 system, not what you remember, but that wasn't</p> <p>5 part of the lead that you sold?</p> <p>6           MR. MARION: Objection to form.</p> <p>7 You can respond if you understand the</p> <p>8 question.</p> <p>9       Q    Let me try to clean that up.</p> <p>10       What was on the lead that you</p> <p>11 sold to RevPoint?</p> <p>12      A    I'm not sure I understand. It's</p> <p>13 contact information.</p> <p>14      Q    But his name, the name Joe</p> <p>15 Mantha?</p> <p>16      A    Correct, yes. The address, the</p> <p>17 city, the state, the phone number, the fact</p> <p>18 that it was not on a DNC at the time, that</p> <p>19 phone number was not on a DNC at the time, the</p> <p>20 e-mail address had been validated, and I</p> <p>21 believe there was auto insurance information on</p> <p>22 there as well in terms of the make and model</p> <p>23 and year of his vehicle.</p> <p>24      Q    Did you do anything to validate</p> <p>25 that information yourself?</p>	<p style="text-align: right;">Page 21</p> <p>1           GEORGE RIOS</p> <p>2           MR. BRODERICK: Unitedquotes,</p> <p>3 thank you.</p> <p>4       Q    Unitedquotes.com?</p> <p>5       A    Thank you, yes. That is one of</p> <p>6 my properties.</p> <p>7       Q    That's one of your properties?</p> <p>8       A    Yes.</p> <p>9       Q    And when you say one of your</p> <p>10 properties, do you mean you own the domain for</p> <p>11 Unitedquotes.com?</p> <p>12      A    I own the domain for</p> <p>13 Unitedquotes.com, correct.</p> <p>14           MR. MARION: Objection to form.</p> <p>15 When you say "I" do you mean yourself or</p> <p>16 an entity?</p> <p>17      A    I mean Plural Marketing owns it.</p> <p>18      Q    Plural Marketing owns it.</p> <p>19           I am going to ask you to look at</p> <p>20 Exhibit 17 -- actually, sorry, let's go back to</p> <p>21 22, where we were.</p> <p>22           I just want to note a couple of</p> <p>23 things about this, page 14 of 20 of Exhibit 22.</p> <p>24           This is information you say you</p> <p>25 were provided by Phoenix Media Solutions.</p>



<p style="text-align: right;">Page 22</p> <p>1           GEORGE RIOS</p> <p>2           It says the original source lead</p> <p>3 generator was SnappyAutoInsurance.com, correct?</p> <p>4       A    That's correct, to my</p> <p>5 understanding.</p> <p>6       Q    And is that one of your</p> <p>7 properties?</p> <p>8       A    No.</p> <p>9       Q    Do you have any relation to</p> <p>10 SnappyAutoInsurance.com?</p> <p>11       A    None.</p> <p>12       Q    Under applicant IP address --</p> <p>13       A    Yes.</p> <p>14       Q    -- I will ask you to write this</p> <p>15 down, because we are going to compare it to</p> <p>16 others. It's 96 -- hold on. 96.242.132.28.</p> <p>17       A    Yes, I see it.</p> <p>18       Q    And it also says that the</p> <p>19 applicant IP address is Morristown, New Jersey.</p> <p>20 Do you see that?</p> <p>21       A    Yes, I see that.</p> <p>22       Q    And the date of the application,</p> <p>23 and this is on the information provided to you</p> <p>24 by Phoenix Media Solutions in Bosnia, is</p> <p>25 6-26-2019 at 12:01 a.m.</p>	<p style="text-align: right;">Page 24</p> <p>1           GEORGE RIOS</p> <p>2       A    That's the one that was attached</p> <p>3 to the record during the transaction.</p> <p>4       Q    During which transaction?</p> <p>5       A    When the record was initially</p> <p>6 sold.</p> <p>7       Q    So by Plural to RevPoint?</p> <p>8       A    Correct.</p> <p>9       Q    Did Phoenix Media Solutions</p> <p>10 provide you with that Jornaya lead ID?</p> <p>11       A    They provided a record that did</p> <p>12 not include this Jornaya lead ID.</p> <p>13       Q    Then how did it get attached to</p> <p>14 the lead during the transaction?</p> <p>15       A    I'm not entirely sure. I looked</p> <p>16 today to refresh my memory of this particular</p> <p>17 record, and I did not see that Jornaya lead ID</p> <p>18 attached.</p> <p>19           Then I looked further and saw</p> <p>20 that it was generated on my site, one of my</p> <p>21 sites, I'm not entirely sure how it got linked,</p> <p>22 but the original record didn't include it.</p> <p>23       Q    Did you attach the Jornaya lead</p> <p>24 ID to this lead?</p> <p>25           MR. POLANSKY: Can I hear that</p>
<p style="text-align: right;">Page 23</p> <p>1           GEORGE RIOS</p> <p>2       A    That's what I see here, yes.</p> <p>3       Q    And at the very bottom of this</p> <p>4 page it says, "Applicant agreed to receive</p> <p>5 promotional e-mails/calls/text/postal mails</p> <p>6 from third parties regarding his auto insurance</p> <p>7 application."</p> <p>8           What's your understanding of</p> <p>9 where that language came from?</p> <p>10       A    I can't speak to that.</p> <p>11       Q    But that was -- was that exact</p> <p>12 language provided to you by Phoenix Media</p> <p>13 Solutions in Bosnia?</p> <p>14       A    It was.</p> <p>15       Q    Now, let's go to Exhibit 17.</p> <p>16       A    Yes.</p> <p>17       Q    And here we have the same</p> <p>18 consumer IP address on this document as was on</p> <p>19 Exhibit 22, correct?</p> <p>20       A    Yes, it looks like it.</p> <p>21       Q    But this document has a Jornaya</p> <p>22 lead ID?</p> <p>23       A    Yes.</p> <p>24       Q    Did you have a Jornaya lead ID</p> <p>25 when you sold this lead to RevPoint?</p>	<p style="text-align: right;">Page 25</p> <p>1           GEORGE RIOS</p> <p>2       question again? I couldn't hear the</p> <p>3 question.</p> <p>4       Q    Were you the one who attached</p> <p>5 the Jornaya lead ID to Mr. Mantha's lead?</p> <p>6       A    No, I'm not sure how that</p> <p>7 happened.</p> <p>8       Q    You don't know if someone at</p> <p>9 RevPoint did that?</p> <p>10       A    I don't know.</p> <p>11       Q    But are you sure that you were</p> <p>12 not provided that Jornaya lead ID by Phoenix</p> <p>13 Media Solutions in Bosnia?</p> <p>14       A    It's possible. I have to look</p> <p>15 and doublecheck, I'm not sure.</p> <p>16       Q    Can we look at Exhibit 18, and I</p> <p>17 can represent to you that this is a subpoena</p> <p>18 response in this case from Jornaya.</p> <p>19       A    Yes.</p> <p>20       Q    And that same Jornaya lead ID</p> <p>21 appears here, and I can also represent to you</p> <p>22 that Jornaya associates that lead ID with</p> <p>23 Unitedquotes.com.</p> <p>24       A    Okay.</p> <p>25       Q    Can you explain why a lead that</p>



<p style="text-align: right;">Page 26</p> <p>1                   GEORGE RIOS</p> <p>2 supposedly came from SnappyAutoInsurance has a</p> <p>3 Jornaya lead ID that's associated with a site</p> <p>4 to Unitedquotes.com, which is a domain that you</p> <p>5 own?</p> <p>6       A     Well, clearly it's a mistake,</p> <p>7 because the lead was not sourced on</p> <p>8 Unitedquotes.</p> <p>9       Q     Do you have any personal</p> <p>10 knowledge that it was sourced on</p> <p>11 SnappyAutoInsurance.com?</p> <p>12       A     Only what was provided to me by</p> <p>13 Phoenix.</p> <p>14       Q     And you don't know where Phoenix</p> <p>15 got the lead, do you?</p> <p>16       A     I do not.</p> <p>17       Q     Has Phoenix ever told you</p> <p>18 anything about how they get their leads that</p> <p>19 they then sell to you?</p> <p>20       A     No.</p> <p>21       Q     Can you look at Exhibit 17,</p> <p>22 which is the Quotewizard opt-in?</p> <p>23       A     Yes.</p> <p>24       Q     Do you see the language under</p> <p>25 TCPA disclosure?</p>	<p style="text-align: right;">Page 28</p> <p>1                   GEORGE RIOS</p> <p>2       Q     Yes.</p> <p>3       A     Yes.</p> <p>4       Q     Was that a phone call or an</p> <p>5 e-mail?</p> <p>6       A     I don't recall.</p> <p>7       Q     Do you still have your e-mails</p> <p>8 from 2019?</p> <p>9       A     I'm sure I have some. I mean</p> <p>10 I --</p> <p>11       Q     When you responded to the</p> <p>12 subpoena to Plural Marketing Solutions in this</p> <p>13 case, did you search for e-mails?</p> <p>14       A     I did.</p> <p>15       Q     And at that time did you have</p> <p>16 them?</p> <p>17       A     I provided everything that I</p> <p>18 could find.</p> <p>19       Q     And to whom did you provide it,</p> <p>20 your counsel?</p> <p>21       A     Yes.</p> <p>22       Q     And did you send it to anyone</p> <p>23 else?</p> <p>24       A     So, I believe the order of</p> <p>25 events were that I was contacted by RevPoint in</p>
<p style="text-align: right;">Page 27</p> <p>1                   GEORGE RIOS</p> <p>2       A     Yes.</p> <p>3       Q     Did you provide that language to</p> <p>4 RevPoint?</p> <p>5       A     That may have also come from a</p> <p>6 request from Phoenix to elaborate on what the</p> <p>7 disclosure actually was at the time the</p> <p>8 consumer filled out the form.</p> <p>9       Q     So you got this TCPA disclosure</p> <p>10 language from Phoenix Media Solutions in</p> <p>11 Bosnia, correct?</p> <p>12       A     Correct; yeah.</p> <p>13       Q     Then did you in turn provide</p> <p>14 that to RevPoint Media?</p> <p>15       A     I did.</p> <p>16       Q     And was that when -- after Mr.</p> <p>17 Mantha complained that he had gotten a call or</p> <p>18 rather a text message that he didn't want, were</p> <p>19 you contacted by someone at RevPoint Media?</p> <p>20           MR. MARION: Objection to form.</p> <p>21           You can answer if you understand</p> <p>22 the question.</p> <p>23       A     Was I contacted by RevPoint</p> <p>24 Media when the complaint was lodged to them, is</p> <p>25 that the question?</p>	<p style="text-align: right;">Page 29</p> <p>1                   GEORGE RIOS</p> <p>2 regards to this particular issue, it may have</p> <p>3 been over e-mail, I don't recall, or it could</p> <p>4 have been a phone call.</p> <p>5           They asked me to look into where</p> <p>6 the particular record came from.</p> <p>7           I responded with the standard</p> <p>8 TCPA information that is required when these</p> <p>9 complaints are lodged.</p> <p>10          At which point I believe a few</p> <p>11 weeks or months went by, and then I engaged my</p> <p>12 counsel to work directly with the other lawyers</p> <p>13 to basically exchange information, and I</p> <p>14 started providing the documentation to my</p> <p>15 attorneys, which in I guess just normal course</p> <p>16 gave it to the other attorneys.</p> <p>17       Q     You say the other attorneys.</p> <p>18 Was that Mr. King?</p> <p>19       A     I believe it was Mr. King, yes.</p> <p>20       Q     How about Mr. Polansky?</p> <p>21       A     I'm not sure who Mr. Polansky</p> <p>22 represents.</p> <p>23       Q     Quotewizard.</p> <p>24       A     Okay, yeah, I don't think we had</p> <p>25 any direct contact.</p>

<p style="text-align: right;">Page 30</p> <p>1 GEORGE RIOS</p> <p>2 Q With anybody for Quotewizard,</p> <p>3 okay.</p> <p>4 A Right.</p> <p>5 Q Did you do any business with a</p> <p>6 company called Blue Flame Media?</p> <p>7 A No.</p> <p>8 Q How about Seal Dog Media?</p> <p>9 A No.</p> <p>10 Q Does Plural Marketing Solutions</p> <p>11 have a Jornaya account?</p> <p>12 A Yes.</p> <p>13 Q What kind of account is that?</p> <p>14 A It's a standard account.</p> <p>15 Q Are you a publisher, do you</p> <p>16 know?</p> <p>17 A On their system I believe it's</p> <p>18 set up to be a publisher.</p> <p>19 Q And can you generate your own</p> <p>20 Jornaya lead IDs, or visits to --</p> <p>21 A Yes, yes.</p> <p>22 Q What websites does Plural</p> <p>23 Marketing Solutions run?</p> <p>24 A Unitedquotes.</p> <p>25 Q Is that the only one?</p>	<p style="text-align: right;">Page 32</p> <p>1 GEORGE RIOS</p> <p>2 capture TCPA disclosure language on the</p> <p>3 Unitedquotes.com website?</p> <p>4 A I did. There is one there</p> <p>5 presently.</p> <p>6 Q When did you install that?</p> <p>7 A I don't recall. It's been a</p> <p>8 while.</p> <p>9 Q Was it on the system -- I mean,</p> <p>10 Jornaya says they didn't capture any disclosure</p> <p>11 language on 6/21/2019, or whoever visited from</p> <p>12 that IP address, which is not the same as the</p> <p>13 Quotewizard ID address.</p> <p>14 A Correct.</p> <p>15 Q Was it months after that that</p> <p>16 you put the script on that would capture any</p> <p>17 TCPA disclosure language on Unitedquotes.com?</p> <p>18 A I'm not sure.</p> <p>19 Q Did you add the language</p> <p>20 following receipt of Mr. -- notice that Mr.</p> <p>21 Mantha had complained that he received an</p> <p>22 unsolicited text?</p> <p>23 A No.</p> <p>24 Q How do you know that?</p> <p>25 A Looking at this now, the TCPA</p>
<p style="text-align: right;">Page 31</p> <p>1 GEORGE RIOS</p> <p>2 A Yes.</p> <p>3 Q And for leads that you yourself</p> <p>4 generate on Unitedquotes.com, and by you I mean</p> <p>5 Plural Marketing Solutions, do you associate a</p> <p>6 Jornaya lead ID with each of those visits?</p> <p>7 A Yeah, when one is generated,</p> <p>8 yes.</p> <p>9 Q Let's go back to Exhibit 18, the</p> <p>10 last page, 7 of 7 of Exhibit 18, which is the</p> <p>11 Jornaya subpoena response.</p> <p>12 A Yes.</p> <p>13 Q So, for this Jornaya lead ID,</p> <p>14 which you're not sure how it got associated</p> <p>15 with Mr. Mantha's lead, do you see in the</p> <p>16 second box on that last page it says, "TCPA</p> <p>17 information witnessed by TCPA Guardian"?</p> <p>18 A Yes, I see that.</p> <p>19 Q And "Jornaya cannot verify TCPA</p> <p>20 disclosure language because a disclosure was</p> <p>21 not tagged on the website according to</p> <p>22 Jornaya's standard instructions."</p> <p>23 A Yeah, I see that.</p> <p>24 Q Did the Unitedquotes website,</p> <p>25 did you try to install a Jornaya script to</p>	<p style="text-align: right;">Page 33</p> <p>1 GEORGE RIOS</p> <p>2 Guardian, I believe that's a separate script or</p> <p>3 a separate setup that I don't believe is</p> <p>4 currently on the Unitedquotes sites.</p> <p>5 I believe all I have right now</p> <p>6 is the generic lead ID script.</p> <p>7 So I think that's why it's</p> <p>8 coming back with it can't verify the</p> <p>9 disclosure, because I don't believe it's</p> <p>10 tagged, you know, based on Jornaya's standard.</p> <p>11 Q Okay, so you haven't added any</p> <p>12 script which would capture your -- any</p> <p>13 disclosure language on the Unitedquotes.com</p> <p>14 website?</p> <p>15 A Correct.</p> <p>16 Q And did the Unitedquotes website</p> <p>17 ever contain any disclosure that people signing</p> <p>18 up there to receive a quote were agreeing to</p> <p>19 receive a text message from Quotewizard.com?</p> <p>20 MR. POLANSKY: Objection.</p> <p>21 MR. MARION: The objection was as</p> <p>22 to form. You can answer if you know,</p> <p>23 but he's asking if you had a very</p> <p>24 specific objection -- a very specific</p> <p>25 notice.</p>

<p style="text-align: right;">Page 34</p> <p>1           GEORGE RIOS</p> <p>2       A    I'm not even sure, I have to</p> <p>3 look at the specific language, and I don't know</p> <p>4 if it would contain any particular company like</p> <p>5 Quotewizard.</p> <p>6       Q    Right, I am looking at the</p> <p>7 Unitedquotes.com terms and conditions as it</p> <p>8 stands right now, and I don't see any</p> <p>9 references to specific companies that might</p> <p>10 market to visitors to the site.</p> <p>11       A    Yeah, that would be --</p> <p>12       MR. MARION: If you understand</p> <p>13 the question you can answer.</p> <p>14       I believe -- counsel, I said to my</p> <p>15 client there is no standing question, so</p> <p>16 I'm not sure why he's speaking.</p> <p>17       I'm waiting for counsel to ask a</p> <p>18 question regarding what he's looking at.</p> <p>19       Q    I guess I am asking, I mean it's</p> <p>20 a website that you own, correct,</p> <p>21 Unitedquotes.com?</p> <p>22       A    Correct.</p> <p>23       Q    And you are the sole</p> <p>24 administrator of that website, correct?</p> <p>25       MR. MARION: Objection to form,</p>	<p style="text-align: right;">Page 36</p> <p>1           GEORGE RIOS</p> <p>2 the last step of the form does link out to this</p> <p>3 page, and that you can see it yourself, it's on</p> <p>4 Unitedquotes.com/partners.</p> <p>5       Q    But you -- but you're clear that</p> <p>6 Mr. Mantha didn't fill it out on</p> <p>7 Unitedquotes.com?</p> <p>8       A    No, because the information was</p> <p>9 provided to me by Phoenix, that he had filled</p> <p>10 it out and consented to the TCPA consent form</p> <p>11 on SnappyAutoInsurance.</p> <p>12       Q    How would you know to put</p> <p>13 Quotewizard on Unitedquotes.com if you didn't</p> <p>14 do business with them?</p> <p>15       MR. POLANSKY: Objection.</p> <p>16       MR. MARION: Objection to form.</p> <p>17       You can answer to the extent that you</p> <p>18 know.</p> <p>19       A    They are in the business, and</p> <p>20 this is a list of virtually everybody who's in</p> <p>21 the business, whether I do business with them</p> <p>22 or not.</p> <p>23       Q    Mr. Rios, my apologies if I</p> <p>24 already asked you this. Do you know of a</p> <p>25 website called Autoinsurquotes.com? And that's</p>
<p style="text-align: right;">Page 35</p> <p>1           GEORGE RIOS</p> <p>2 vagueness of "you."</p> <p>3       A    That's correct.</p> <p>4       Q    Have you ever had TCPA</p> <p>5 disclosure language on your website which</p> <p>6 stated that someone might get a text message</p> <p>7 from Quotewizard.com?</p> <p>8       MR. POLANSKY: Objection, you can</p> <p>9 answer.</p> <p>10       A    So, I believe what the process</p> <p>11 is, because it wouldn't necessarily be under</p> <p>12 terms and conditions, but I believe the process</p> <p>13 would be you actually have to go through, and</p> <p>14 on the last step, where the consumer is</p> <p>15 prompted for their contact information, there</p> <p>16 is a TCPA disclosure at the bottom that does</p> <p>17 link out to a page that lists out partners, and</p> <p>18 on that partners' page, Quotewizard does</p> <p>19 appear.</p> <p>20       Q    Do you have a document that</p> <p>21 shows us that with respect to Mr. Mantha's</p> <p>22 lead?</p> <p>23       A    Well, Mr. Mantha didn't fill out</p> <p>24 the form on Unitedquotes.com, but I can tell</p> <p>25 you that Unitedquotes.com's TCPA disclosure on</p>	<p style="text-align: right;">Page 37</p> <p>1           GEORGE RIOS</p> <p>2 insure without an E.</p> <p>3       A    You mentioned it earlier, and I</p> <p>4 wasn't familiar with that website until prior</p> <p>5 to seeing it involved in this matter.</p> <p>6       MR. BRODERICK: Could we take a</p> <p>7 five minute break. I may be close to</p> <p>8 done.</p> <p>9       MR. POLANSKY: Sure, come back at</p> <p>10 what, 3:15?</p> <p>11       MR. BRODERICK: Sure. Is that</p> <p>12 okay with you, Mr. Rios?</p> <p>13       THE WITNESS: Yes, that's fine.</p> <p>14       MR. LANDAU: The time is</p> <p>15 approximately 3:07. We are off the</p> <p>16 record.</p> <p>17       (At this point in the proceedings</p> <p>18 there was a recess, after which the</p> <p>19 deposition continued as follows:)</p> <p>20       THE VIDEOGRAPHER: We are on the</p> <p>21 record. The time is approximately 3:19</p> <p>22 p.m. Please continue.</p> <p>23       Q    Okay, Mr. Rios, I just want to</p> <p>24 compare Exhibit 17 with Exhibit 22.</p> <p>25       We did talk about this, but I'm</p>

<p style="text-align: right;">Page 38</p> <p>1                   GEORGE RIOS</p> <p>2 still very confused how this Jornaya lead ID</p> <p>3 came to be associated with Mr. Mantha's lead in</p> <p>4 that your subpoena response didn't have a</p> <p>5 Jornaya lead ID and the Quotewizard opt-in</p> <p>6 does?</p> <p>7                   Do you know why that is?</p> <p>8       A     I don't.</p> <p>9       Q     And the Quotewizard opt-in,</p> <p>10 which is Exhibit 17, has a lead date of 8/5/19,</p> <p>11 whereas Exhibit 22, the Plural response, has a</p> <p>12 lead date, a date of application of 6/26/2019</p> <p>13 at 12:01 a.m.</p> <p>14               Do you know the reason for that?</p> <p>15       MR. POLANSKY: Objection.</p> <p>16       MR. MARION: Objection as to</p> <p>17 form, and actually as to asked and</p> <p>18 answered.</p> <p>19       Q     Do you know why there are</p> <p>20 different application dates between the</p> <p>21 information that Plural provided and what's on</p> <p>22 the Quotewizard form?</p> <p>23       MR. POLANSKY: Objection to</p> <p>24 characterization of lead date as the</p> <p>25 application date.</p>	<p style="text-align: right;">Page 40</p> <p>1                   GEORGE RIOS</p> <p>2       A     That's my address, yeah.</p> <p>3       Q     That's your personal address?</p> <p>4       A     Right.</p> <p>5       Q     Is there a different business</p> <p>6 address for Plural Marketing Solutions?</p> <p>7       A     I have like a UPS store address</p> <p>8 also that I typically use for mail that's like</p> <p>9 a remote address.</p> <p>10       Q     What's the UPS address?</p> <p>11       A     That would be 220 Route 10, box</p> <p>12 number 105 Succasunna, New Jersey.</p> <p>13       Q     How do you spell the city name?</p> <p>14       A     Hold on, sorry.</p> <p>15               So, I'm sorry, I am a terrible</p> <p>16 speller. It's S-u-c-c-a-s-u-n-n-a, New Jersey.</p> <p>17       Q     What's Plural Marketing's</p> <p>18 website?</p> <p>19       A     Plmrkg.com.</p> <p>20       Q     Now, prior to the dispute with</p> <p>21 Joseph Mantha, had you heard of the website</p> <p>22 SnappyAutoInsurance.com?</p> <p>23       A     No.</p> <p>24       Q     Is Plural Marketing in the</p> <p>25 business of generating its own leads?</p>
<p style="text-align: right;">Page 39</p> <p>1                   GEORGE RIOS</p> <p>2       MR. MARION: I join in the</p> <p>3 objection.</p> <p>4       Q     If you know. If you don't know,</p> <p>5 that's fine.</p> <p>6       A     I don't know.</p> <p>7       MR. BRODERICK: Okay, I don't</p> <p>8 think I have any further questions,</p> <p>9 thank you.</p> <p>10</p> <p>11 EXAMINATION BY</p> <p>12 MR. POLANSKY:</p> <p>13</p> <p>14       Q     Okay, Mr. Rios. My name is</p> <p>15 Kevin Polansky. I represent Quotewizard in</p> <p>16 this case. I do have several questions, and I</p> <p>17 will go through this as quickly as possible.</p> <p>18               You said that you are the owner</p> <p>19 of Plural Marketing Solutions, is that right?</p> <p>20       A     That's correct.</p> <p>21       Q     And where is Plural Marketing</p> <p>22 Solutions located?</p> <p>23       A     New Jersey.</p> <p>24       Q     Is that 30 Kern Drive Flanders,</p> <p>25 New Jersey?</p>	<p style="text-align: right;">Page 41</p> <p>1                   GEORGE RIOS</p> <p>2       A     Not directly, no.</p> <p>3       Q     When you say not directly, what</p> <p>4 do you mean by that?</p> <p>5       A     I mean generating means like</p> <p>6 sending out e-mail or whatever, or</p> <p>7 participating in SEO or search marketing. Is</p> <p>8 that what you mean?</p> <p>9       Q     No, so I guess I will change my</p> <p>10 question.</p> <p>11               So, Plural Marketing owns</p> <p>12 Unitedquotes.com, right?</p> <p>13       A     Correct.</p> <p>14       Q     And does Unitedquotes.com</p> <p>15 generate leads?</p> <p>16       A     It does when I have traffic</p> <p>17 driven to it, yes.</p> <p>18       Q     And when traffic is driven to</p> <p>19 that website, do you then sell those leads?</p> <p>20       A     Yes.</p> <p>21       Q     Is there any other forms of lead</p> <p>22 generation that Plural Marketing engages in?</p> <p>23       A     No.</p> <p>24       Q     Is Plural Marketing, for lack of</p> <p>25 a better word, like a middleman, they buy leads</p>

<p style="text-align: right;">Page 42</p> <p>1                   GEORGE RIOS</p> <p>2 and then sell them, resell them?</p> <p>3       A     Correct, through like a</p> <p>4 ping/post mechanism.</p> <p>5       Q     Did you use the ping/post in</p> <p>6 this case with RevPoint?</p> <p>7       A     I did.</p> <p>8       Q     Did you --</p> <p>9           MR. POLANSKY: Strike that.</p> <p>10       Q     Did Plural Marketing purchase</p> <p>11 the Mantha lead from Phoenix Media Solutions?</p> <p>12       A     That's correct.</p> <p>13       Q     You said Phoenix Media Solutions</p> <p>14 is a partner. What do you mean by partner?</p> <p>15 Are they just a company that you purchase leads</p> <p>16 from?</p> <p>17       A     Yes, we have a relationship that</p> <p>18 they drive traffic to me, and I then turn</p> <p>19 around and ping/post that traffic out to other</p> <p>20 partners.</p> <p>21           RevPoint happened to be one of</p> <p>22 them at that time.</p> <p>23       Q     How long have you had that</p> <p>24 relationship with Phoenix?</p> <p>25       A     Quite a while, probably over two</p>	<p style="text-align: right;">Page 44</p> <p>1                   GEORGE RIOS</p> <p>2       A     I don't know.</p> <p>3           He is my contact, that's all I</p> <p>4 can say.</p> <p>5       Q     Do you usually contact him by</p> <p>6 e-mail or phone or both?</p> <p>7       A     E-mail.</p> <p>8       Q     Have you discussed with Dario</p> <p>9 SnappyAutoInsurance.com?</p> <p>10       A     Just as it relates to this in</p> <p>11 terms of asking him for additional contact</p> <p>12 information when it was asked of me.</p> <p>13       Q     Do you know whether he purchased</p> <p>14 the lead from SnappyAutoInsurance.com?</p> <p>15       A     I don't. That's just what he</p> <p>16 sent to me when I requested for the TCPA</p> <p>17 information.</p> <p>18       Q     Did you pursue any diligence to</p> <p>19 ensure that SnappyAutoInsurance.com was a valid</p> <p>20 website?</p> <p>21       A     I didn't know about</p> <p>22 SnappyAutoInsurance until this.</p> <p>23       Q     Was this the first lead</p> <p>24 purchased from SnappyAutoInsurance?</p> <p>25       A     I don't know. I don't</p>
<p style="text-align: right;">Page 43</p> <p>1                   GEORGE RIOS</p> <p>2 years.</p> <p>3       Q     Just about --</p> <p>4       A     I'm not sure exactly.</p> <p>5       Q     Just about from the start of the</p> <p>6 company?</p> <p>7       A     Yes, soon after, thereabouts. I</p> <p>8 would have to check, I'm not sure exactly.</p> <p>9       Q     Do you own any share or --</p> <p>10       MR. POLANSKY: Strike that.</p> <p>11       Q     Do you have any ownership stake</p> <p>12 in Phoenix?</p> <p>13       A     No.</p> <p>14       Q     Does Phoenix have a U.S.</p> <p>15 location?</p> <p>16       A     Not that I'm aware of. I don't</p> <p>17 know.</p> <p>18       Q     Do you have any contact</p> <p>19 information for Dario?</p> <p>20       A     Yes, I have his e-mail address.</p> <p>21       Q     And what's his e-mail address?</p> <p>22       A     It's CEO@Phoenixmedia.com, I</p> <p>23 believe. But I would have to doublecheck that.</p> <p>24       Q     Is he the only employee of</p> <p>25 Phoenix?</p>	<p style="text-align: right;">Page 45</p> <p>1                   GEORGE RIOS</p> <p>2 necessarily always get the URLs, so I'm not</p> <p>3 sure.</p> <p>4       Q     Do you know if Dario has ever</p> <p>5 spoken to Adam Brown?</p> <p>6       A     I don't know. I assume, but I</p> <p>7 don't know.</p> <p>8       Q     And are you aware Adam Brown is</p> <p>9 the owner of SnappyAutoInsurance.com?</p> <p>10       A     Only through this process. I</p> <p>11 don't know. I wasn't aware of that name prior</p> <p>12 to this.</p> <p>13       Q     Have you ever been at any time</p> <p>14 to the SnappyAutoInsurance.com website?</p> <p>15       A     Yeah, just to look at it after</p> <p>16 it came up in this context.</p> <p>17       Q     And at the time that you looked</p> <p>18 at it, was it operative, was it still working?</p> <p>19       A     Yes.</p> <p>20       Q     Did you take any screen shots of</p> <p>21 what you saw at that time?</p> <p>22       A     Yeah, and I believe I sent them</p> <p>23 off.</p> <p>24       Q     Let's take a look at those</p> <p>25 screen shots.</p>



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1           GEORGE RIOS  
2           So let's turn to Exhibit 22.  
3       A    Yes.  
4       Q    I think they are at the very  
5 bottom of the exhibit.  
6       A    Yeah.  
7       Q    Okay, so I am going to start, it  
8 looks like pages 16 of 20. Is that what you  
9 have?  
10      A    Yes.  
11      Q    And are these screen shots that  
12 you personally captured from  
13 SnappyAutoInsurance.com?  
14      A    I believe they are, yes.  
15      Q    Do you recall around what time  
16 that you captured these images?  
17      A    No, I don't.  
18           It would have been around the  
19 time that the -- it would have been around the  
20 time that we had to produce the screen shots  
21 for the information request, but I don't  
22 remember exactly what date that was.  
23      Q    Now do you see at the very top  
24 there is a URL <http://SnappyAutoInsurance.com/>?  
25      A    Yes, I see that.

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1           GEORGE RIOS  
2       Q    Do you see where it says 58  
3 captures?  
4       A    Yes, I see that.  
5       Q    Do you know what that refers to?  
6       A    So, this isn't the actual  
7 website, this is the Wayback Machine.  
8       Q    What is it called?  
9       A    The Wayback Machine. So the  
10 SnappyAutoInsurance website has since gone  
11 offline. I don't know when that happened  
12 exactly.  
13           But if you go to  
14 WaybackMachine.com, that's the web archive and  
15 that's where this screen shot came from.  
16      Q    So if you go to  
17 WaybackMachine.com -- so you went to  
18 WaybackMachine.com?  
19      A    To capture the images of the  
20 website at that time, yeah, because I don't  
21 believe the website was operational at that  
22 time.  
23      Q    Okay, so these images all come  
24 from the Wayback Machine website?  
25      A    That's correct, yeah.

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1           GEORGE RIOS  
2       Q    Do you know if you clicked in  
3 all of these captures, these 58 captures?  
4       A    I'm sorry, do I know if what?  
5 I'm sorry.  
6       Q    Sure. When you were on the  
7 Wayback Machine website --  
8       A    Yes.  
9       Q    And you were scrolling through  
10 these web images, do you know whether you  
11 scrolled through all of the 58 captures? It  
12 appears to be a hyperlink on the website?  
13      A    No, I did not look through all  
14 58.  
15      Q    And there is a date here that  
16 says September 6, 2019.  
17           Do you know what that date  
18 refers to?  
19           MR. BRODERICK: Objection. This  
20 is 10 March, 2014.  
21      A    I'm not sure.  
22      Q    Sure, let me rephrase the  
23 question.  
24           Do you see there is a period of  
25 time, it says 10 March, 2014 to 6 September,

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1           GEORGE RIOS  
2 2019?  
3      A    Yes.  
4      Q    Did you enter any sort of data  
5 points when reviewing on the Wayback Machine  
6 website?  
7           MR. BRODERICK: Objection.  
8           THE WITNESS: I heard an  
9 objection. I don't know if I am allowed  
10 to answer.  
11           MR. MARION: Yes, to the best of  
12 your recollection.  
13           THE WITNESS: Sorry?  
14           MR. MARION: Yes, you can answer,  
15 yes.  
16           THE WITNESS: I can't hear you,  
17 sorry.  
18           MR. MARION: If you recall, yes,  
19 you can answer.  
20      A    Oh, so I don't run the Wayback  
21 Machine, but my understanding, the way that it  
22 works is that there are 58 captures between  
23 these two dates, and that's what those two  
24 dates refer to.  
25           You can click on either one of

<p style="text-align: right;">Page 50</p> <p>1           GEORGE RIOS</p> <p>2 those direction arrows to go back in time or</p> <p>3 forward in time, and this just happens to be</p> <p>4 one of the earlier screen shots that I was able</p> <p>5 to capture relative to the time frame that was</p> <p>6 in question.</p> <p>7       Q     Okay, so this is only one of the</p> <p>8 58 captures?</p> <p>9       MR. MARION: Objection to form.</p> <p>10      A     Yes, I mean, I don't -- yeah, I</p> <p>11 didn't look at the other ones, I don't know.</p> <p>12      Q     And then if you go down to the</p> <p>13 next page, this is another screen shot from the</p> <p>14 WaybackMachine.com, is that right?</p> <p>15      A     Yes.</p> <p>16      Q     And the same is true for the</p> <p>17 next page as well, is that right?</p> <p>18      A     Yes.</p> <p>19      Q     What about, is the same true for</p> <p>20 the next two pages of this exhibit?</p> <p>21      A     I would assume yes. I haven't</p> <p>22 looked, but yes, I just looked; yeah.</p> <p>23      Q     Where it says captures in each</p> <p>24 page, is it fair to say you didn't click on all</p> <p>25 the captures for each of these web pages?</p>	<p style="text-align: right;">Page 52</p> <p>1           GEORGE RIOS</p> <p>2       Q     Were you involved in the process</p> <p>3 of submitting the lead from Phoenix to</p> <p>4 RevPoint?</p> <p>5       A     So, Plural's system received the</p> <p>6 lead from Phoenix and then passed it to</p> <p>7 RevPoint.</p> <p>8       Q     And what's the name of your</p> <p>9 system, your lead system?</p> <p>10      A     It's a proprietary system.</p> <p>11      Q     And what's the name of it? Does</p> <p>12 it have a name?</p> <p>13      A     I mean, yeah, not really, it</p> <p>14 doesn't really have a name, it's just one that</p> <p>15 I wrote.</p> <p>16      Q     Do you refer to it as anything?</p> <p>17      A     Not really, no. I mean, it's</p> <p>18 just a system.</p> <p>19      Q     So the system works</p> <p>20 electronically, so Phoenix enters or transfers</p> <p>21 the electronic data information of the lead to</p> <p>22 Plural, and then you upload it into the</p> <p>23 RevPoint site, is that how it works?</p> <p>24      A     Yes, so the information is</p> <p>25 basically pinged to my system. My system in</p>
<p style="text-align: right;">Page 51</p> <p>1           GEORGE RIOS</p> <p>2      A     I did not.</p> <p>3       Q     Again, just to confirm, you</p> <p>4 don't recall when you went onto the Wayback</p> <p>5 Machine website?</p> <p>6      A     No.</p> <p>7       Q     Does Plural Marketing control</p> <p>8 SnappyAutoInsurance.com's website?</p> <p>9      A     No.</p> <p>10      Q     Has it ever?</p> <p>11      A     No.</p> <p>12      Q     Have you ever personally spoken</p> <p>13 to Adam Brown?</p> <p>14      A     No.</p> <p>15      Q     Now, you testified earlier that</p> <p>16 you are the only employee of Plural Marketing,</p> <p>17 is that right?</p> <p>18      A     That's correct.</p> <p>19      Q     And were you involved in the</p> <p>20 process of submitting the bid from Phoenix to</p> <p>21 RevPoint?</p> <p>22      MR. POLANSKY: Strike that.</p> <p>23      Q     The lead --</p> <p>24      MR. POLANSKY: Let me just start</p> <p>25 over.</p>	<p style="text-align: right;">Page 53</p> <p>1           GEORGE RIOS</p> <p>2 turn then pings that information to RevPoint.</p> <p>3       RevPoint will bid based on</p> <p>4 whatever they are able to get when they ping it</p> <p>5 out to their partners.</p> <p>6       And then there is a read share</p> <p>7 that goes across everyone who is involved, and</p> <p>8 that's basically it, and this happens in</p> <p>9 seconds.</p> <p>10      Q     When the leads ping to your</p> <p>11 site, do you get notification of it?</p> <p>12      A     No.</p> <p>13      Q     Is there any human interaction</p> <p>14 on your end when the lead is pinged to your</p> <p>15 system from Phoenix?</p> <p>16      A     No.</p> <p>17      Q     Now you testified earlier that</p> <p>18 you went back before today's deposition to</p> <p>19 review whether there was a Jornaya lead ID</p> <p>20 associated with this lead, is that correct?</p> <p>21      A     Yes.</p> <p>22      Q     From the information that you</p> <p>23 have reviewed so far, you have not found a</p> <p>24 Jornaya lead ID from Phoenix to Plural, is that</p> <p>25 correct?</p>



<p style="text-align: right;">Page 54</p> <p>1           GEORGE RIOS</p> <p>2       A     Right, I have to go back and</p> <p>3     doublecheck.</p> <p>4       Q     But there was a Jornaya lead ID</p> <p>5     from Plural to RevPoint, is that correct?</p> <p>6       A     Right, that's on the record.</p> <p>7       Q     And you don't know how the</p> <p>8     Jornaya lead ID got connected or attached to</p> <p>9     that lead when it went from Phoenix to you and,</p> <p>10    you being Plural, to RevPoint, is that correct?</p> <p>11    A     Right.</p> <p>12    Q     Now, just because --</p> <p>13       MR. POLANSKY: Strike that.</p> <p>14    Q     You've testified that the source</p> <p>15    of this lead is SnappyAutoInsurance.com, is</p> <p>16    that right?</p> <p>17    A     That's correct.</p> <p>18    Q     It's not Unitedquotes.com,</p> <p>19    right?</p> <p>20    A     It is not.</p> <p>21    Q     So, is it your position that</p> <p>22    even though there was an erroneous Jornaya lead</p> <p>23    ID associated with this lead, that doesn't make</p> <p>24    the consent provided by the consumer invalid?</p> <p>25       MR. BRODERICK: Objection.</p>	<p style="text-align: right;">Page 56</p> <p>1           GEORGE RIOS</p> <p>2       A     That's -- I think so, yeah. I</p> <p>3     mean, because I received the consent</p> <p>4     information from Phoenix, and in the consent</p> <p>5     information it does indicate that he did</p> <p>6     provide consents. That's what I am basing that</p> <p>7     off of.</p> <p>8       MR. BRODERICK: Objection, move</p> <p>9     to strike.</p> <p>10    MR. POLANSKY: I couldn't hear,</p> <p>11    what was it?</p> <p>12    MR. BRODERICK: I objected and</p> <p>13    moved to strike, sorry.</p> <p>14    Q     Do you have --</p> <p>15       MR. POLANSKY: Strike that.</p> <p>16    Q     In reviewing for today's</p> <p>17    deposition, what documents did you review?</p> <p>18    A     The documents that were on the</p> <p>19    Veritext site, the complaint that was sent to</p> <p>20    me some time ago, my response to the subpoena,</p> <p>21    and I believe that's it.</p> <p>22    Q     And the lead information</p> <p>23    transferred from Phoenix to Plural is all</p> <p>24    electronic?</p> <p>25    A     Yes.</p>
<p style="text-align: right;">Page 55</p> <p>1           GEORGE RIOS</p> <p>2       MR. MARION: Objection to form.</p> <p>3     You can respond if you understand.</p> <p>4       A     Can you rephrase that?</p> <p>5       Q     Sure.</p> <p>6       So, there was a Jornaya lead ID</p> <p>7     associated with this lead when it went from</p> <p>8     Plural to RevPoint, right?</p> <p>9       A     Right.</p> <p>10    Q     We have now looked at the</p> <p>11    response received from Jornaya with respect to</p> <p>12    this lead, right, and I think you've had a</p> <p>13    chance to look at it?</p> <p>14    A     Right.</p> <p>15    Q     And that lead came from</p> <p>16    Unitedquotes.com, right?</p> <p>17    A     Right.</p> <p>18    Q     So it doesn't appear to be</p> <p>19    associated with the Mantha lead, is that right?</p> <p>20    A     That's correct.</p> <p>21    Q     And just because that lead or</p> <p>22    that Jornaya ID isn't associated with Mantha,</p> <p>23    doesn't mean Mantha didn't consent to the lead,</p> <p>24    is that right?</p> <p>25       MR. BRODERICK: Objection.</p>	<p style="text-align: right;">Page 57</p> <p>1           GEORGE RIOS</p> <p>2       Q     Does it look different than the</p> <p>3     information that's provided on Exhibit 22?</p> <p>4       MR. BRODERICK: Objection.</p> <p>5       Q     In other words, despite the</p> <p>6     form, I understand this is a PDF document, is</p> <p>7     the information accessible by you, can it be</p> <p>8     generated or printed out?</p> <p>9       MR. BRODERICK: Objection.</p> <p>10    A     This information you are looking</p> <p>11    at I received from Phoenix, the information</p> <p>12    that came across from the record I provided to</p> <p>13    Mr. Moynahan.</p> <p>14    Q     Okay. Let me ask you this, and</p> <p>15    I think you just answered it.</p> <p>16       So the information attached to</p> <p>17    Exhibit 22 is what you received from Phoenix</p> <p>18    after receiving the dispute, right?</p> <p>19    A     Yes.</p> <p>20    Q     And then your testimony is you</p> <p>21    provided some other information to Mr. Moynahan</p> <p>22    at the time of -- at what time?</p> <p>23    A     When it was requested I provided</p> <p>24    the basic contact information that came across</p> <p>25    with the record plus the auto insurance, like</p>

<p style="text-align: right;">Page 58</p> <p>1                   GEORGE RIOS</p> <p>2 the vehicle information, that would make it an</p> <p>3 auto insurance quote.</p> <p>4       Q    I will turn your attention to</p> <p>5 Exhibit number 19.</p> <p>6       A    Yes.</p> <p>7       Q    Go to the page 10 of 10.</p> <p>8       A    Page what, I'm sorry?</p> <p>9       Q    10 of 10.</p> <p>10       A   10 of 10.</p> <p>11           MR. MARION: Exhibit 19 is 12</p> <p>12 pages.</p> <p>13           MR. POLANSKY: It's only 10 on</p> <p>14 mine.</p> <p>15       A    Oh, wait, I see it, yes. 4 of</p> <p>16 12 files.</p> <p>17       Q    I see.</p> <p>18       A    10 of 10, yeah, yeah, yeah, I</p> <p>19 see it, yeah.</p> <p>20           So this is basically what I was</p> <p>21 referring to earlier, this is the record, this</p> <p>22 is the record that comes across when an auto</p> <p>23 insurance record is put into the ping system.</p> <p>24       Q    So this is the information that</p> <p>25 Plural provided to RevPoint?</p>	<p style="text-align: right;">Page 60</p> <p>1                   GEORGE RIOS</p> <p>2 information included therein from Mr. Mantha?</p> <p>3           MR. BRODERICK: Objection.</p> <p>4       A    It's what I provided, that's</p> <p>5 what I have.</p> <p>6           It's what you are looking at on</p> <p>7 Exhibit 22 where it says original lead source</p> <p>8 generator, that's what the consent was that he</p> <p>9 provided to me when I requested it.</p> <p>10       Q    Do you know if that was a screen</p> <p>11 shot from the website, or if that was just a</p> <p>12 summary of what he believes the consent stated?</p> <p>13       A    That's what he provided to me.</p> <p>14 I don't know where he got it from.</p> <p>15       Q    Do you know what date of</p> <p>16 application means on the information on Exhibit</p> <p>17 22?</p> <p>18       A    I don't know, I'm not sure what</p> <p>19 application is referring to.</p> <p>20       Q    The information that you</p> <p>21 provided to Mr. Moynahan after receiving the</p> <p>22 dispute, is that different, does it look</p> <p>23 different, or is it in a different form than</p> <p>24 what we just looked at in Exhibit 19?</p> <p>25       A    Hold on, in Exhibit 19?</p>
<p style="text-align: right;">Page 59</p> <p>1                   GEORGE RIOS</p> <p>2       A    Correct; yeah.</p> <p>3       Q    Do you know why, if you look at</p> <p>4 the IP address on --</p> <p>5           MR. POLANSKY: Strike that, I'm</p> <p>6 going to start over.</p> <p>7       Q    If you look at the IP address on</p> <p>8 this document, can you write that down?</p> <p>9       A    Okay, yeah I've got it.</p> <p>10       Q    Let go back to Exhibit 22,</p> <p>11 Plural's response. Same page as before, after</p> <p>12 Exhibit C.</p> <p>13       A    Yes.</p> <p>14       Q    Do you know why the IP addresses</p> <p>15 are different if they are both coming from</p> <p>16 Plural?</p> <p>17       A    I can't say. Sometimes -- I</p> <p>18 mean, I can't say exactly, but sometimes I do</p> <p>19 know that the IP address changes from partner</p> <p>20 to partner, because sometimes they append their</p> <p>21 own server's IP address either through an</p> <p>22 incorrect code or some other disconnect in</p> <p>23 mapping.</p> <p>24       Q    Do you have any written</p> <p>25 correspondence from Phoenix with the consent</p>	<p style="text-align: right;">Page 61</p> <p>1                   GEORGE RIOS</p> <p>2       Q    Yes. So if you could turn again</p> <p>3 to page 10 of 10.</p> <p>4       A    The last page?</p> <p>5       Q    Yes.</p> <p>6       A    Yes, so I think I sent both.</p> <p>7           So, this is the full record of</p> <p>8 what would have been sent to RevPoint, and then</p> <p>9 the TCPA audit is a -- is not all of this</p> <p>10 stuff?</p> <p>11           It's just the TCPA relevant</p> <p>12 information, and I believe I sent both to</p> <p>13 Mr. Moynahan.</p> <p>14       Q    So the TCPA audit does not</p> <p>15 include all of the information that Plural has</p> <p>16 to this lead?</p> <p>17       A    All the information I have for</p> <p>18 this lead is what is on page 10 of 10 of</p> <p>19 Exhibit 19. That's everything that I have.</p> <p>20       Q    Okay, but would you agree page</p> <p>21 10 of 10 of Exhibit 19, it doesn't include the</p> <p>22 URL for SnappyAutoInsurance.com?</p> <p>23       A    I'm sorry?</p> <p>24       Q    Sure. On page 10 of 10 on</p> <p>25 Exhibit 19, would you agree with me that</p>

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1                   GEORGE RIOS

2   SnappyAutoInsurance.com is not included on that

3   page?

4       A     Yeah, I don't see it here.

5       Q     So Plural does have more

6   information than what's contained on this

7   document, right?

8           MR. MARION: Objection to form.

9       A     No.

10       MR. BRODERICK: Objection.

11       A     SnappyAutoInsurance was on the

12   TCPA audit, that's how I got that URL, both of

13   which were provided to Mr. Moynahan.

14       Q     Okay, I think I misunderstood

15   you, then. I thought you said all the

16   information that Plural has is on page 10 of 10

17   on Exhibit 19.

18       But now you've said that all the

19   information Plural has is on page 10 of 10 on

20   Exhibit 19 and on the TCPA audit we just looked

21   at, Exhibit 22, is that right?

22       MR. MARION: Objection to

23   characterization.

24       MR. BRODERICK: Objection.

25       Q     Let me ask it this way --

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1                   GEORGE RIOS

2       A     I'm not -- yeah, sorry, I'm not

3   sure what you are asking.

4       Q     Sure.

5       So, in looking at page 10 of 10

6   on Exhibit 19, and in looking at the TCPA audit

7   that's been produced by Plural in response to

8   the subpoena, which is identified as Exhibit

9   22, is there any additional information that

10   Plural has with respect to this lead?

11       A     No.

12       MR. MARION: I object to form.

13       Q     Do you know Michael Fishman?

14       A     I know him, yes, I know him.

15       Q     Have you spoken to him about

16   this lead?

17       A     When it first became an issue,

18   yeah, he called me and had told me that there

19   was a complaint, and I said I would look into

20   it and try to get some information back to him.

21       And he put me in contact with

22   Mr. Moynahan at the time, and I provided the

23   TCPA audit that I got from Phoenix.

24       Q     Did you provide that information

25   by e-mail?

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1                   GEORGE RIOS

2       A     I believe I did.

3       Q     Other than that communication

4   with Michael Fishman about the dispute, how

5   many times have you spoken to Michael Fishman?

6       A     In what time frame?

7       Q     With respect to this lead?

8       A     We haven't spoken in a while.

9   We don't do business together anymore, yeah, I

10   couldn't even recall the last time I spoke to

11   him, but -- yeah, I can't even say. It's been

12   a while.

13       Q     Have you heard of a company

14   called Request Path Media, Inc.?

15       A     Yes.

16       Q     And how do you know the company?

17       A     That was another partner. I

18   believe that company is dissolved.

19       Q     Did you create that company?

20       A     No.

21       Q     Request Path was a company that

22   was a partner of Plural Marketing, is that

23   right?

24       A     No, that was not a partner, my

25   partner, so that was another entity that was,

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1                   GEORGE RIOS

2   another marketing company that was at one point

3   affiliated with RevPoint, and I'm not sure who

4   else. I don't remember.

5       Q     How was Request Path Media

6   affiliated with RevPoint?

7       A     The same way that Plural

8   Marketing is affiliated, they were just

9   affiliated partners, sold traffic on a

10   ping/post tree.

11       Q     Does Request Path Media have

12   anything to do with Unitedquotes.com?

13       A     No.

14       Q     Have you ever worked for Request

15   Path Media?

16       A     Yes.

17       Q     What was your role at Request

18   Path Media?

19       A     Same thing, technology.

20       Q     Did you create Request Path

21   Media?

22       A     No.

23       Q     Just bear with me, I am trying

24   to move a document from a private folder to

25   this folder. I don't know how to do that.

<p style="text-align: right;">Page 66</p> <p>1 GEORGE RIOS</p> <p>2 MR. BRODERICK: You click the</p> <p>3 button to the left of it, then you can</p> <p>4 drag it.</p> <p>5 MR. POLANSKY: The problem is</p> <p>6 they didn't give me like a folder. So</p> <p>7 if I click exhibit, it goes into the</p> <p>8 Plaintiff's Exhibit folder from the</p> <p>9 other day.</p> <p>10 MR. BRODERICK: Meaning marked</p> <p>11 exhibits?</p> <p>12 MR. POLANSKY: Yes.</p> <p>13 MR. BRODERICK: I think that's</p> <p>14 okay, it will just be marked</p> <p>15 sequentially.</p> <p>16 MR. POLANSKY: I don't think he</p> <p>17 has access to the marked exhibits for</p> <p>18 Joe Mantha.</p> <p>19 MR. BRODERICK: Oh, I see. Which</p> <p>20 one is it?</p> <p>21 MR. POLANSKY: Which document?</p> <p>22 MR. BRODERICK: Which do you want</p> <p>23 it moved into?</p> <p>24 MR. POLANSKY: I want to move in</p> <p>25 a new document called a Request Path</p>	<p style="text-align: right;">Page 68</p> <p>1 GEORGE RIOS</p> <p>2 would then come into the context of the divorce</p> <p>3 and make it that much more difficult.</p> <p>4 So I transferred the ownership</p> <p>5 to another person, and then we operated under</p> <p>6 that company for a period of time, and then it</p> <p>7 got shut down.</p> <p>8 Q Okay. Is that when you created</p> <p>9 RevPoint Media?</p> <p>10 A I didn't create RevPoint Media.</p> <p>11 Q Sorry, Plural Marketing</p> <p>12 Solutions?</p> <p>13 A Right.</p> <p>14 Q At any point in time did Request</p> <p>15 Path Media operate Unitedquotes.com?</p> <p>16 A It might have been -- yeah, I</p> <p>17 mean, I don't remember exactly, it might have</p> <p>18 been a brand or one of the brands, but I don't</p> <p>19 think it was actually. I don't recall.</p> <p>20 Q Do you know anyone by the name</p> <p>21 of Peter Petrov?</p> <p>22 A No.</p> <p>23 Q What about Mario Guerrero?</p> <p>24 A No.</p> <p>25 Q Justin Cohen?</p>
<p style="text-align: right;">Page 67</p> <p>1 GEORGE RIOS</p> <p>2 Media Florida business filing</p> <p>3 incorporation for Request Path Media.</p> <p>4 MR. BRODERICK: Okay, yeah, I</p> <p>5 don't have that.</p> <p>6 MR. POLANSKY: No.</p> <p>7 Wait, I might have figured this</p> <p>8 out. I don't know why they don't give me</p> <p>9 access.</p> <p>10 Q Let me ask you this question,</p> <p>11 Mr. Rios. Did you incorporate Request Path</p> <p>12 Media?</p> <p>13 A The initial incorporation</p> <p>14 possibly I was on, but it got transferred to</p> <p>15 someone else, and it's kind of personal why, I</p> <p>16 mean --</p> <p>17 Q I mean, you understand that you</p> <p>18 incorporated this company on March 3, 2015, is</p> <p>19 that right?</p> <p>20 A Yes, so I transferred it to --</p> <p>21 okay, so I was in the middle of, or I should</p> <p>22 say I was in the beginning of a divorce.</p> <p>23 And that company was the company</p> <p>24 that I was at the time had an ownership share,</p> <p>25 and I was worried that that ownership share</p>	<p style="text-align: right;">Page 69</p> <p>1 GEORGE RIOS</p> <p>2 A No.</p> <p>3 Q And I think this was asked, but</p> <p>4 I apologize, I don't have it written down.</p> <p>5 Have you heard of Blue Flame Marketing, Inc.?</p> <p>6 A No, no.</p> <p>7 Q How far is your address from</p> <p>8 Morristown, New Jersey, your business address?</p> <p>9 A Maybe 30 minutes, give or take.</p> <p>10 MR. POLANSKY: I think that might</p> <p>11 be all I have. Just give me a moment.</p> <p>12 If you want we can go off or I can</p> <p>13 just look at my notes. It doesn't matter.</p> <p>14 MR. BRODERICK: How long do you</p> <p>15 want to go off for, Kevin?</p> <p>16 MR. POLANSKY: Three or four</p> <p>17 minutes. I just want to collect my</p> <p>18 thoughts. Come back around 4:02.</p> <p>19 THE VIDEOGRAPHER: Okay. The</p> <p>20 time is approximately 3:57. We are off</p> <p>21 record.</p> <p>22 (At this point in the proceedings</p> <p>23 there was a recess, after which the</p> <p>24 deposition continued as follows:)</p> <p>25 MR. LANDAU: We are on the</p>

<p style="text-align: right;">Page 70</p> <p>1           GEORGE RIOS</p> <p>2       record, the time is approximately 4:02</p> <p>3       p.m. Please continue.</p> <p>4       Q    Mr. Rios, I only have a couple</p> <p>5       of more questions.</p> <p>6           Did you say that Phoenix Media</p> <p>7       Solutions is located in Bosnia?</p> <p>8       A    Yes.</p> <p>9       Q    Do you know if Dario, I can't</p> <p>10      pronounce his last name, lives in Bosnia or</p> <p>11      some other location?</p> <p>12      A    To my knowledge he lives in</p> <p>13      Bosnia, but I'm not sure.</p> <p>14      Q    How did you meet Dario?</p> <p>15      A    I don't recall.</p> <p>16      Q    How did you get in touch with</p> <p>17      Phoenix?</p> <p>18      A    Someone made an introduction at</p> <p>19      some point, I don't remember where, through</p> <p>20      e-mail, and we started talking over e-mail and</p> <p>21      that was it.</p> <p>22           I sent him my spec, that was it.</p> <p>23           I mean, it's sort of like the</p> <p>24      same way that I got engaged with RevPoint or</p> <p>25      anybody else.</p>	<p style="text-align: right;">Page 72</p> <p>1           GEORGE RIOS</p> <p>2       MR. POLANSKY: No further</p> <p>3       questions. Thank you for your time.</p> <p>4       MR. MARION: No, no, we are not</p> <p>5       done yet. First of all, Ted, do you</p> <p>6       have any more questions?</p> <p>7       MR. BRODERICK: I do not. Thank</p> <p>8       you, Roger.</p> <p>9       MR. MARION: So I am going to ask</p> <p>10      a couple of follow-up questions just</p> <p>11      because you guys didn't.</p> <p>12</p> <p>13   EXAMINATION BY</p> <p>14   MR. MARION:</p> <p>15</p> <p>16      Q    So, do you have a contractual</p> <p>17      relationship with Phoenix?</p> <p>18      A    Yes, I do.</p> <p>19      Q    Did Phoenix make any</p> <p>20      representations in its contract regarding TCPA</p> <p>21      compliance?</p> <p>22      A    Yes. He said everything he sold</p> <p>23      to me would be compliant and he would be able</p> <p>24      to provide that documentation in the event that</p> <p>25      it was necessary.</p>
<p style="text-align: right;">Page 71</p> <p>1           GEORGE RIOS</p> <p>2       Q    You testified earlier that on</p> <p>3       the Unitedquotes website you only have the</p> <p>4       generic lead ID script for Jornaya, is that</p> <p>5       correct?</p> <p>6       A    That's correct.</p> <p>7       Q    What comes with the generic lead</p> <p>8       ID script? In other words, what's captured by</p> <p>9       that script?</p> <p>10      A    I don't know, I can't really</p> <p>11      speak to Jornaya's technology.</p> <p>12      Q    But the consent information is</p> <p>13      not tagged with the script?</p> <p>14      MR. MARION: Objection to form.</p> <p>15      You can answer to the extent you know.</p> <p>16      A    I don't really know how that</p> <p>17      piece works.</p> <p>18           It doesn't look like it is</p> <p>19      working correctly based on what I saw here, and</p> <p>20      I would need to look at it further and</p> <p>21      understand what's wrong. I don't know.</p> <p>22      Q    Do you have any understanding</p> <p>23      for why the Jornaya lead ID was attached to the</p> <p>24      lead when provided to RevPoint?</p> <p>25      A    No.</p>	<p style="text-align: right;">Page 73</p> <p>1           GEORGE RIOS</p> <p>2       Q    And did it warrant compliance in</p> <p>3       any way?</p> <p>4       A    Yes, I believe that's what the</p> <p>5       contract states.</p> <p>6       MR. MARION: Nothing further.</p> <p>7       MR. LANDAU: Anyone else have any</p> <p>8       questions?</p> <p>9       MR. POLANSKY: I just have one</p> <p>10      follow-up.</p> <p>11</p> <p>12   CONTINUED EXAMINATION BY</p> <p>13   MR. POLANSKY:</p> <p>14</p> <p>15      Q    Does Plural have a contract with</p> <p>16      RevPoint?</p> <p>17      A    Not active.</p> <p>18      Q    Right, but did it have a</p> <p>19      contract requiring TCPA compliance from Plural?</p> <p>20      A    Yes; I believe that was part of</p> <p>21      the agreement as well.</p> <p>22      MR. POLANSKY: Okay, nothing</p> <p>23      further.</p> <p>24      MR. BRODERICK: Nothing further</p> <p>25      from me. Thank you, Mr. Rios.</p>

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1           GEORGE RIOS

2           THE WITNESS: Thank you very

3           much.

4           THE VIDEOGRAPHER: This concludes

5           today's testimony given by George Rios

6           consisting of one media unit and it will

7           be retained by Veritext New England.

8           At this time it is 4:06 p.m. We

9           are off the record.

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1           GEORGE RIOS

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4           I, the undersigned, a Certified

5           Shorthand Reporter of the State of New

6           York, do hereby certify:

7           That the foregoing proceedings were

8           taken before me at the time and place

9           herein set forth; that any witnesses in

10          the foregoing proceedings, prior to

11          testifying, were duly sworn; that a record

12          of the proceedings was made by me using

13          machine shorthand which was thereafter

14          transcribed under my direction;

15          That the foregoing transcript is a

16          true record of the testimony given.

17          Further, that if the foregoing

18          pertains to the original transcript of a

19          deposition in a federal case before

20          completion of the proceedings, review of

21          the transcript [ ] was [x] was not

22          requested.


23          I further certify I am neither

24          financially interested in the action nor a

25          relative or employee of any attorney or

            party to this action.

            IN WITNESS WHEREOF, I have this



            Stephen J. Moore

            RPR, CRR

            Dated: 8/11/2020

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1           GEORGE RIOS

2           DECLARATION UNDER PENALTY OF PERJURY

3           Case Name: MANTHA v. QUOTEWIZARD

4           Date of Deposition: July 28,

5           2020

6

7           I, GEORGE RIOS, hereby certify

8           Under penalty of perjury under the

9           laws of the State of New York that the

10          foregoing is true and correct.

11          Executed this \_\_\_\_\_ day of

12          \_\_\_\_\_, 2020, at

13          \_\_\_\_\_.

14

15

16

17

18           GEORGE RIOS

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1           GEORGE RIOS

2           DEPOSITION ERRATA SHEET

3           Case Name: MANTHA v. QUOTEWIZARD

4           Name of Witness: GEORGE RIOS

5           Date of Deposition: July 28,

6           2020

7           Reason Codes: 1. To clarify the

8           record.

9           2. To conform to the facts.

10          3. To correct transcription errors.

11          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

12          From \_\_\_\_\_ to \_\_\_\_\_

13          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

14          From \_\_\_\_\_ to \_\_\_\_\_

15          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

16          From \_\_\_\_\_ to \_\_\_\_\_

17          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

18          From \_\_\_\_\_ to \_\_\_\_\_

19          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

20          From \_\_\_\_\_ to \_\_\_\_\_

21          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

22          From \_\_\_\_\_ to \_\_\_\_\_

23          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

24          From \_\_\_\_\_ to \_\_\_\_\_

25          Page \_\_\_\_\_ Line \_\_\_\_\_ Reason \_\_\_\_\_

            From \_\_\_\_\_ to \_\_\_\_\_



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1           GEORGE RIOS  
 2           DEPOSITION ERRATA SHEET  
 3 Page     Line     Reason  
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 17           Subject to the above  
 18 changes, I certify that the transcript is  
 19 true and correct  
 20           No changes have been  
 21 made. I certify that the transcript is  
 22 true and correct.  
 23  
 24           \_\_\_\_\_  
 25           GEORGE RIOS

21 (Page 78)